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CLARION REVIEW ★★★★☆ TRUE CRIME

Dividend of Deception: A True Story of Betrayal, Manipulation and Greed

Diana Goodwin
Victoria Graydale
CreateSpace
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Diana Goodwin and Victoria Graydale relate a story of embezzlement—a theft that robbed Goodwin of almost $80,000. While many people serve prison time for theft, the perpetrator of this crime, though caught, escaped with minimal punishment. Readers may also be dismayed to learn that the thief, a licensed doctor of psychology, suffered no professional consequences.

Diana Goodwin had been married for more than three decades to her husband, Jim. The couple loved one another deeply and enjoyed a prosperous life in Texas. Jim was an insurance broker and Diana worked in child welfare, but their idyllic life collapsed when Jim was diagnosed with advanced cancer and died within months. During that stressful period, a woman named Cristina Avila was hired by the agency where Diana worked. Following Jim's death, the charismatic young Cristina began to worm her way into Diana's world.

The women became much like mother and daughter. Avila and her husband purchased a house near Goodwin's Texas home, but it turned out to be infested with termites. Goodwin allowed the Avila family—Christina, her husband, and her son—to move into her large home. This arrangement continued for several years, during which time the Avila house was repaired, remodeled, and then destroyed by arson.

All the while, Diana Goodwin shared more and more with Christina Avila, including access to the financial program on her computer. "Please let me do this little thing for you, Diana," Avila pleaded. "I love doing this sort of thing and it relaxes me." The "little thing" was reconciling accounts; with that, a long drama of deceit began.

The thefts continued for years, with Goodwin noting it was "never my nature to be suspicious of someone I considered to be a family member." Looking back, she can see that there were warning signs, like Avila's purposeless lies and paranoid behavior. Eventually, Goodwin discovered that Avila had been arrested at least twice. Even then, it wasn't until she examined her own bank accounts very carefully that she discovered the extent of Avila's deception. Goodwin was finally compelled to take legal action, and after doing so she learned that Avila was a sociopath and narcissist, a person without conscience. Goodwin notes, "since Cristina was able to write a cashier's check to me for $50,000, she certainly didn't need the money that she took."

Readers may find the title of this book confusing, specifically where it links "Dividend" with "Deception." And there is a question of whether this is indeed "a true story," as mentioned on the front cover, or only "based on a true story," as the back cover describes it. For some readers, this inconsistency may call into question the author's credibility.

As to the story itself, co-author Victoria Graydale has done a plausible job with it. A technical writer by profession, Graydale does not obscure Diana Goodwin's message and leaves it to Goodwin to admit the crux of the story: "You wonder how I could have been so naive, blind, stupid, trusting, and gullible!"

Goodwin and Graydale may not answer that particular question, but the story delivers both a meaningful lesson and a serious warning.

GARY PRESLEY (December 7, 2011)

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